

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53339

Morton & Craig LLC

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Attorney for Credit Acceptance Corporation

In Re:

RUTH I. BAEZ



Order Filed on September 26, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 22-13330

Adv. No.

Hearing Date: 9-6-22

Judge: (JNP)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: September 26, 2022

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Ruth I. Baez

Case No: 22-13330

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Thomas G. Egner, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Credit Acceptance Corporation (“Credit Acceptance”) is the holder of a first purchase money security interest encumbering a 2015 Nissan Pathfinder bearing vehicle identification number 5N1AR2MM8FC632802.**
- 2. That the Debtor’s account has arrears through September 2022 in the amount of \$3,808.44.**
- 3. That the Debtor is to cure the arrearage set forth in paragraph two (2) above as follows:**
 - a. The Debtor is to make a payment of \$434.87 to Credit Acceptance by September 6, 2022 or Credit Acceptance shall be entitled to stay relief upon filing a Certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
 - b. Following the payment set forth in paragraph 3(a) above, the Debtor is to cure the remaining arrears by making her regular monthly payment of \$434.87 plus an additional \$562.26 (total payment of \$997.13) for the months of October 2022 through March 2023.**

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Debtor: Ruth I. Baez

Case No: 22-13330

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- 4. That commencing October 2022, if the Debtor fails to make any payment to Credit Acceptance within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Credit Acceptance Corporation must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Credit Acceptance shall be entitled to stay relief upon filing a certification that insurance has lapsed with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$538.00 to Credit Acceptance Corporation through her Chapter 13 plan.**